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END OF VOL. VIII.

The Surplus Fund has increased (mainly by the junction with the Albion) from £482,879. 7s. 7d., in 1858, to £659,013. 17s. 2d. in 1859, the increase being £176,134. 9s. 7d.

It must not be forgotten, however, that the true amount of this fund, which constitutes the provision for future bonuses and expenses, can be determined only by a revaluation of all the Company's Assets and Liabilities; and this revaluation, the Proprietors are aware, will next be made in 1862.

Meanwhile, as the amount of the fund is large, it may prevent misapprehension to point out, that in the accounts of a Life Assurance Company made up as these are, the surplus fund should never be reduced below a certain amount, to be regulated from time to time by the ascertained value of the income; and that it is the excess accruing in the fund, over and above this amount, and not the fund itself, which is properly divisible at the epochs appointed for the distribution of profits.

In the case of the Eagle, this excess is, at the present time, no doubt, considerable; and the Directors have every reason to believe, that when the time arrives for the next division of profits, the amount of it will be such as to give ample satisfaction to all concerned.

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## **Equity and Law Life Assurance Society,**

*For Assuring the Lives of Persons in every Profession and Station,  
wherever Resident.*

OFFICE—No. 26, LINCOLN'S INN FIELDS, LONDON, W.C.

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**CAPITAL—ONE MILLION, in £10,000 SHARES of £100 EACH.**

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The Conditions of Assurance have recently undergone a very careful revision, in order to render them as favourable as possible to the Assured.

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Considering the present extent and nature of the transactions of the GRESHAM, the Directors have deemed it advisable to apply to the Bank of England, for permission to exercise the Corporate function of investing in the Public Funds, under the Society's Common Seal, and are glad to be able to say that the permission has been granted.

Without wishing, in the least degree, to forestall the result of the elaborate calculations which will be made, prior to the declaration of any new Bonus, the Directors think it perfectly legitimate to contrast the present state of the Society at this period, as compared with that of the year before the Bonus of 1855.

At that date the new Premiums were £7,129. 18s. 5d.; the current Premiums, £35,379. 9s. 1d.; and the Funds, at interest or actually in hand, exclusive of Deposits, were £69,689. 4s. 10d.

At the close of the past year, the new Premiums were £28,208. 2s. 10d.; the current Premiums, £85,598. 12s. 4d.; and the Funds, at interest or actually in hand, exclusive of Deposits, £184,609. 19s. 2d.

It is not the intention, by such comparisons, to offer any suggestion as to the amount of the ensuing division, or as to Gresham Bonuses generally. On the contrary, persevering in the same course of caution which the Directors have always endeavoured to uphold, they will seek rather to err on the side of safety, than even approach the line of imprudence, in such important transactions. With such results, however, as the above to offer, they have thought it right to exemplify the great progress the Institution has made within so short a period.

Policies are effected without loss of time, formalities being carried through at the Office every day, from 10 to 4; Saturdays, 10 to 2; Medical Officer, daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connection with Policies effected with the Company. There has been advanced in this respect upwards of a Quarter of a Million since July, 1848.

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At the last Valuation, at Christmas, 1854, the Assurances in force amounted to upwards of £4,240,000: the Income from the Life Branch in 1854 was more than £200,000; and the Life Assurance Fund, after Division of Profits (independent of the Guarantee Capital), exceeded £1,540,000.

**LOCAL MILITIA and VOLUNTEER CORPS.**—No extra Premium is charged for service therein.

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## National Mercantile

(MUTUAL) LIFE ASSURANCE SOCIETY,  
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MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

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**DAYS OF GRACE.**—Claims on the Society by death occurring within the days of grace are held valid, notwithstanding the Premiums be unpaid; and the amount due to the Society can be deducted from the amount assured, on settlement of a claim.

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Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.
19	33	£999 19	£366 4 0	14	44	£1000 0	£286 1 0	10	27	£500 0	£120 6 0
17	39	999 0	306 17 0	13	32	999 0	272 17 0	9	25	499 19	112 12 0
16	41	3000 0	958 19 0	12	34	499 19	141 16 0	7	31	499 19	93 7 0
15	43	499 0	143 6 0	11	33	999 0	264 9 0				

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15	1 11 0	1 15 0	40	2 18 10	3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

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JANUARY.			FEB.			MAR.			APR.			MAY.			JUNE.			JULY.			AUG.			SEPT.			OCT.			NOV.			DECEMBER.		
D. of Week.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	Day of Mth.	Yr.	D. of Week.				
S	1	2	1				1	•					1	183												1	275				S				
M	2	2					2	93					2	184											2	276					M				
Tu	3	3					3	94					3	185											3	277					Tu				
W	4	4	1	32			4	95	2	123			4	186			1	214							4	278	4	306		W					
Th	5	•	2	33		1	61	5	•	3	124		5	•	2	215									5	279	5				Th				
F	6	•	3	34	2	62	6	•	4	125		1	153	6	188	3	216								6	280	6				F				
S	7	7	4	35	3	63	7	•	5	126	2	154	7	189	4	217	1	245							7	281	7	308	1	336	S				
S	8	8	5	36	4	64	8	•	6	127	3	155	8	190	5	218	2	246	7	281					8	282	8	309	2	•	S				
M	9	•	6	37	5	65	9	•	7	128	4	156	9	•	6	•	3	247	8	282	5	310	3	338	9	283	9	311	3	•	M				
Tu	10	10	7	•	6	66	10	101	8	•	5	157	10	192	7	220	4	248	9	283	6	311	4	339	10	284	10	312	4	•	Tu				
W	11	•	8	39	7	67	11	102	9	130	6	158	11	193	8	221	5	249	10	•	7	312	5	340	11	285	11	313	5	•	W				
Th	12	12	9	40	8	68	12	103	10	131	7	159	12	194	9	222	6	250	11	285	8	313	6	341	12	286	12	314	6	•	Th				
F	13	13	10	41	9	69	13	104	11	132	8	160	13	195	10	223	7	251	12	286	9	•	7	342	13	287	13	315	7	•	F				
S	14	14	11	42	10	70	14	•	12	133	9	161	14	196	11	224	8	252	13	•	10	316	8	343	14	288	14	316	8	•	S				
S	15	15	12	43	11	71	15	106	13	•	10	162	15	197	12	225	9	253	14	288					11	289	15	317	9	344	S				
M	16	16	13	44	12	72	16	•	14	135	11	163	16	198	13	226	10	254	15	289	12	318	10	345	16	290	16	318	10	•	M				
Tu	17	17	14	45	13	73	17	108	15	136	12	•	17	199	14	227	11	255	16	290	13	318	11	346	17	291	17	319	11	•	Tu				
W	18	18	15	46	14	74	18	109	16	137	13	165	18	•	15	228	12	256	17	291	14	319	12	347	18	292	18	320	12	•	W				
Th	19	19	16	47	15	75	19	110	17	•	14	166	19	201	16	229	13	257	18	292	15	320	13	348	19	293	19	321	13	•	Th				
F	20	20	17	48	16	76	20	111	18	139	15	167	20	202	17	230	14	258	19	293	16	321	14	349	20	294	20	322	14	•	F				
S	21	21	18	49	17	77	21	112	19	140	16	168	21	203	18	231	15	259	20	294	17	322	15	350	21	295	21	323	15	•	S				
S	22	22	19	50	18	•	22	113	20	141	17	169	22	204	19	232	16	260	21	295	18	323	16	351	22	296	22	324	16	•	S				
M	23	23	20	51	19	79	23	114	21	142	18	170	23	205	20	233	17	261	22	296	19	324	17	352	23	297	23	325	17	•	M				
Tu	24	24	21	52	20	80	24	115	22	•	19	171	24	206	21	234	18	262	23	297	20	325	18	353	24	298	24	326	18	•	Tu				
W	25	25	22	•	21	81	25	•	23	143	20	172	25	207	22	235	19	263	24	298	21	•	19	354	25	299	25	327	20	•	W				
Th	26	26	23	54	22	82	26	117	24	•	21	173	26	208	23	236	20	264	25	299	22	327	20	355	26	300	26	328	21	•	Th				
F	27	27	24	55	23	83	27	118	25	•	22	174	27	209	24	237	21	265	26	300	23	328	21	356	27	301	27	329	22	•	F				
S	28	28	25	56	24	84	28	119	26	147	23	175	28	210	25	238	22	266	27	301	24	329	22	357	28	302	28	330	22	•	S				
S	29	29	26	57	25	•	29	120	27	•	24	•	29	211	26	•	23	267	28	302	25	330	23	358	29	303	29	331	23	•	S				
M	30	30	27	58	26	•	30	121	28	149	25	177	30	212	27	240	24	268	29	303	26	•	24	359	30	304	30	332	24	•	M				
Tu	31	•	28	59	27	87			29	150	26	178			28	241	25	269	30	304	27	332	25	•	31	305	31	333	25	•	Tu				
W			29	60	28	88			30	151	27	179			29	242	26	270	31	305	28	333	26	361						W					
Th					29	89			31	152	28	180			30	243	27	271			29	334	27	362							Th				
F					30	90					29	181			31	244	28	272			30	335	28	363							F				
S					31	91					30	182					29	•			30	336	29	364							S				
S																		30	274												S				
S																															S				

5 Dividends due on Consols—  
3 per Cent., 1726.  
5 per Cent.  
Annuities for Terms expire.  
6 Epiphany. Twelfth Day.  
9 Fire Insurances expire.  
11 Hilary Term begins.  
31 ends.  
38 ☉ Partial Eclipse of Moon: begins after Midnight; middle, 2.28 A.M.; end, 4.57.  
53 Ash Wednesday.  
78 H. R. H. Princess Louisa, aged 12.  
85 LADY DAY.  
86 H. R. H. the Duke of Cambridge, aged 41.  
92 Palm Sunday.  
96 Dividends due on Bank Stock—  
3 per Cent. Reduced.  
Old & New 3 per Cent. Annuities.  
Long Annuities expire.  
97 Good Friday.

98 H. R. H. Prince Leopold, aged 7.  
99 Easter Sunday.  
100 Fire Insurances expire.  
105 H. R. H. Princess Beatrice, aged 3.  
107 Easter Term begins.  
116 H. R. H. Princess Alice, aged 17.  
122 H. R. H. Prince Arthur, aged 10.  
129 Easter Term ends.  
134 Rogation Sunday.  
138 Ascension Day.  
143 Trinity Term begins.  
145 Her Majesty attains the age of 41.  
146 H. R. H. Princess Helena, aged 14.  
148 Whit Sunday.  
155 Trinity Sunday.  
164 Trinity Term ends.  
176 Midsummer Day.  
187 Dividends due as on day 5.  
191 Fire Insurances expire.  
200 ☉ 4-5ths of Sun eclipsed: begins, 1.38; middle, 2.48; end, 3.53.

219 H. R. H. Prince Alfred, aged 16.  
239 H. R. H. the Prince Consort, aged 41.  
273 MICHAELMAS DAY.  
284 Dividends due as on day 96.  
287 Fire Insurances expire.  
307 Michaelmas Term begins.  
314 H. R. H. the Prince of Wales attains 19.  
326 H. R. H. the Princess Frederick William of Prussia, aged 20.  
331 Michaelmas Term ends.  
337 1st Sunday in Advent.  
360 Christmas Day.

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